

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason Daniel Ruppert
Heather Lynn Ruppert
Debtors

Case No. 18-02395-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: pdf002

Page 1 of 3
Total Noticed: 64

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db/jdb
5095122 +Jason Daniel Ruppert, Heather Lynn Ruppert, 720 Finks Drive, York, PA 17404-9654
5069997 +ARROWHEAD, WILLIAMSON AND BROWN, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
5069998 +Acima Credit Fka Simpl, 9815 Monroe Street, 4th Floor, Sandy UT 84070-4296
5082339 +Acima Credit Fka Simpl, 9815 S Monroe St Fl 4, Sandy UT 84070-4296
+Aspire Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
Tinton Falls, NJ 07724-3001
5086817 CACH, LLC its successors and assigns as assignee, of Genesis Bankcard Services, Inc.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5094196 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5070004 +Citibank/The Home Depot, PO Box 6497, Sioux Falls SD 57117-6497
5070003 +Citibank/The Home Depot, Centralized Bankruptcy, PO Box 790034, St Louis MO 63179-0034
5070011 +Commonwealth Financial Systems, 245 Main St, Dickson City PA 18519-1641
5069996 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5070015 +Mariner Finance, 8211 Town Center Dr, Nottingham MD 21236-5904
5070020 +PA Unemployment Compensation Claims, 36 East Grant Street, Lancaster PA 17602-2831
5086818 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
5070028 Resurgent Capital Services, C/o Resurgent Capital Services, Greenville SC 29602
5070040 +TD Auto Finance, PO Box 9223, Farmington Hills MI 48333-9223
5070039 +TD Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington Hills MI 48333-9223
5069994 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156
5094883 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5069999 +E-mail/Text: smacknowski@mscuso.com Aug 28 2018 19:09:23 Aspire Fcu,
67 Walnut Ave Ste 401, Clark NJ 07066-1696
5070001 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2018 19:10:11 Capital One,
15000 Capital One Dr, Richmond VA 23238
5070002 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2018 19:10:44 Capital One,
PO Box 30253, Salt Lake City UT 84130-0253
5070000 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2018 19:10:44 Capital One,
Attn: Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
5079319 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2018 19:10:44
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5070005 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2018 19:09:10
Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125,
Columbus OH 43218-2125
5070006 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2018 19:09:10
Comenity Bank/Victoria Secret, PO Box 182789, Columbus OH 43218-2789
5070008 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2018 19:09:10 Comenity Bkl/Ulta,
PO Box 182120, Columbus OH 43218-2120
5070007 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2018 19:09:10 Comenity Bkl/Ulta,
Attn: Bankruptcy Dept, PO Box 182125, Columbus OH 43218-2125
5070009 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2018 19:09:10 Comenitycapital/bosco,
Attn: Bankruptcy Dept, PO Box 182125, Columbus OH 43218-2125
5070010 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2018 19:09:11 Comenitycapital/bosco,
PO Box 182120, Columbus OH 43218-2120
5069995 E-mail/Text: cio.bncmail@irs.gov Aug 28 2018 19:09:04 IRS Centralized Insolvency Oper.,
Post Office Box 7346, Philadelphia PA 19101-7346
5070013 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 28 2018 19:09:02 Kohls/Capital One,
Kohls Credit, PO Box 3120, Milwaukee WI 53201-3120
5070014 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 28 2018 19:09:02 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
5086949 E-mail/PDF: resurgentbknofications@resurgent.com Aug 28 2018 19:10:31
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5070017 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 28 2018 19:09:17 Midland Funding,
2365 Northside Dr Ste 30, San Diego CA 92108-2709
5070016 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 28 2018 19:09:17 Midland Funding,
2365 Northside Dr Ste 300, San Diego CA 92108-2709
5076954 E-mail/PDF: cbp@onemainfinancial.com Aug 28 2018 19:10:41 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
5070018 +E-mail/PDF: cbp@onemainfinancial.com Aug 28 2018 19:10:25 OneMain Financial,
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville IN 47708-1013
5070019 +E-mail/PDF: cbp@onemainfinancial.com Aug 28 2018 19:10:41 OneMain Financial, PO Box 1010,
Evansville IN 47706-1010
5070024 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2018 19:10:28
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk VA 23502
5095605 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2018 19:10:46
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5070149 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2018 19:10:12
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5086950 +E-mail/PDF: resurgentbknnotifications@resurgent.com Aug 28 2018 19:10:14
PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C.,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

5070021 +E-mail/Text: bankruptcy@loanpacific.com Aug 28 2018 19:09:30 Pacific Union Financial,
Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500, Farmers Branch TX 75234-6071

5070022 +E-mail/Text: bankruptcy@loanpacific.com Aug 28 2018 19:09:30 Pacific Union Financial,
1603 Lbj Fwy Ste 500, Farmers Branch TX 75234-6071

5093612 +E-mail/Text: bankruptcy@loanpacific.com Aug 28 2018 19:09:30 Pacific Union Financial, LLC,
1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071

5070023 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2018 19:21:10
Portfolio Recovery, Po Box 41021, Norfolk VA 23541-1021

5092414 E-mail/Text: bnc-quantum@quantum3group.com Aug 28 2018 19:09:13
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

5093918 E-mail/Text: bnc-quantum@quantum3group.com Aug 28 2018 19:09:13
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

5093917 E-mail/Text: bnc-quantum@quantum3group.com Aug 28 2018 19:09:13
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

5070025 E-mail/Text: colleen.atkinson@rmscollect.com Aug 28 2018 19:09:31 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond VA 23235

5070026 +E-mail/Text: colleen.atkinson@rmscollect.com Aug 28 2018 19:09:31 Receivable Management Inc,
7206 Hull Street Rd Ste, North Chesterfield VA 23235-5826

5070027 +E-mail/PDF: resurgentbknnotifications@resurgent.com Aug 28 2018 19:10:47
Resurgent Capital Services, Po Box 10587, Greenville SC 29603-0587

5070029 +E-mail/Text: bankruptcy@sw-credit.com Aug 28 2018 19:09:18 Southwest Credit Systems,
4120 International Parkway, Suite 1100, Carrollton TX 75007-1958

5070030 +E-mail/Text: bankruptcy@sw-credit.com Aug 28 2018 19:09:18 Southwest Credit Systems,
4120 International Pkwy, Carrollton TX 75007-1958

5070032 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:10 Synch/carecr, C/o Po Box 965036,
Orlando FL 32896-0001

5070031 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:11 Synch/carecr,
Attn: Synchrony - Bankruptcy, Po Box 960061, Orlando FL 32896-0061

5070034 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:10 Synch/hhgreg, Po Box 965036,
Orlando FL 32896-5036

5070033 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:11 Synch/hhgreg, Attn: Bankruptcy,
Po Box 965060, Orlando FL 32896-5060

5070035 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:26 Synchrony Bank,
Attn: Bankruptcy Dept, Po Box 965060, Orlando FL 32896-5060

5070036 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:26 Synchrony Bank, 950 Forrer Blvd,
Kettering OH 45420-1469

5070037 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:26 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando FL 32896-5060

5070038 +E-mail/PDF: gecsedirecoverycorp.com Aug 28 2018 19:10:11 Synchrony Bank/Walmart,
Po Box 965024, Orlando FL 32896-5024

5070041 +E-mail/Text: loney@whiterosecu.com Aug 28 2018 19:09:33 White Rose Credit Union,
1529 Rodney Road, York PA 17408-9716

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5070012* Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346,
Philadelphia PA 19101-7346

5080200* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 2 Heather Lynn Ruppert dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Jason Daniel Ruppert dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:
Jason Daniel Ruppert
Heather Lynn Ruppert

CHAPTER 13
CASE NO. **1:18-bk-02395**

☒ ORIGINAL PLAN

☐ AMENDED AMENDED PLAN (Indicate 1ST, 2ND, 3RD, etc.)

☒ Number of Motions to Avoid Liens

☒ Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|--|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 10, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments From Future Income

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$31,647.36**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment		Total Payment
July 2018	June 2019	250.00	0.00	250.00	3,000.00
July 2019	June 2023	596.82	0.00	596.82	28,647.36
				Total Payments:	\$31,647.36

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be*

completed or reproduced.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

- ☐ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.
- ☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Last Four Digits of Account Number	Estimated Monthly Payment
Mariner Finance	8211 Town Center Dr; Nottingham, MD 21236	1420	50.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

- ☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.
- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Clearfield Motors	2014 Chrysler 200 62500 miles	
Pacific Union Financial	720 Finks Dr York, PA 17404	6364

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrearages to be Cured	Estimated Post-petition Arrearages to be Cured	Estimated Total to be paid in plan
Pacific Union Financial	720 Finks Dr York, PA 17404	\$20,000.00	\$0.00	\$20,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

- ☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan or Adversary Action
Mariner Finance	1996 Jeep Grand Cherokee 107500 miles And Dodge Durango (\$400 scrap) Jeep Cherokee (\$2500)	\$2,900.00	0%	\$2,900.00	Plan

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- ☒ In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

☐ \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. **Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below).** Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

☒ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 10.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$3,500.00

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. **UNSECURED CLAIMS**

A. **Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. **VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon

Check the applicable line:

☒ plan confirmation: for all property other than real property and vehicles.

☐ entry of discharge.

☒ closing of case: for the real property and vehicles

7. **DISCHARGE: (Check one)**

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. **STUDENT LOANS.**

The Debtor does not seek to discharge any student loans, with the exception of the following: ____

9. **ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

10. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

THIS IS A STEP UP PLAN. Wife is in the process of appealing her Social Security denial. She has hired an attorney.

Dated: June 27, 2018

/s/ Dawn Marie Cutaia
Dawn Marie Cutaia 77965
Attorney for Debtor

/s/ Jason Daniel Ruppert
Jason Daniel Ruppert
Debtor

/s/ Heather Lynn Ruppert
Heather Lynn Ruppert
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.